TABLE G-1

Investment in Assets

Items	Border area			Project area			General area		
	No. of farms that acquired the assets	Average value of assets acquired		No. of farms that acquired the assets	Average value of assets acquired		No. of farms that acquired the assets	Average value of asset, by farms	
		per acquiring farm (Rs.)	per family (Rs.)		per acquiring farm (Rs.)	per family (Rs.)		per acquiring farm (Rs.)	per family (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Land									
2. Agricultural assets, viz.									
(a) Livestock									
(b) Implements and equipments									
(c) Others									
3. Building									
4. Furniture & fixture									
5. Plant & machinery units, viz.									
(a) Household enterprise									
(b) Others									

Thus it is seen that proportion of families purchasing livestock is highest in all the three areas, followed by that purchasing agricultural tools, implements. Considering investment by items, building is conspicuous in all the three areas, contributing largely towards a net investment in assets in all the three areas. Others of importance are land and agricultural assets.

5.1. **Consumption expenditure of the family.**— The following tables show the broad pattern of the average family consumption expenditure in the three village-groups. The components of annual expenditure on food, clothing and other items of consumption which determine the standard of living of the rural families are discussed separately.

Size of average family.—In Border area 6.1 members,
Project area 6.6 members and
General area 6.9 members.

against Rs. 19,000, or £1,900, twenty [illegible] earlier. The supply of piece-goods is derived directly from Dacca. 639

A curious feature in the trade of the Khási and Jaintia Hills is the total absence of Márwárís or Jain merchants—an enterprising class, who are found everywhere else in Assam, even in the farthest corners of the Brahmaputra valley. There are a few Bengali traders from Dacca, who do not take up a permanent residence in the Hills; but the great bulk of the business remains in the hands of the natives, who themselves reap the profits and are said to be keen at a bargain. 641

The principal markets at the foot of the Hills, on the Sylhet side, are [illegible], Chhátak, [illegible], Jaintiápur, Jaflong, [illegible], [illegible], [illegible], [illegible], and [illegible]. Many of them are situated within the Sylhet boundary; but they are all frequented by Khási and Synteng traders, who spend their whole time in passing from one market village to another. The markets or *háts* are held at regular intervals of eight days (for the Khási week consists of this number), with the object of permitting the same people to visit the different places in rotation. 643

Capital.—Such little capital as the people possess is either employed in trade or lent out upon interest. In a few cases it is hoarded and allowed to remain idle. In small loan transactions, whether articles are pledged as security or not, the interest usually charged is one ánná in the rupee per month, or 75 per cent. per annum. In larger transactions the rate of interest per month varies from 2 to 3 per cent. Nothing is charged in the name of interest where lands are mortgaged as security for a loan, as the land is always made over to the mortgagee in lieu thereof, and he is only bound to restore it on payment of the amount lent. In petty advances for agricultural purposes, part of the produce is given by the cultivator at something less than market rates in repayment of the amount borrowed. Limestone quarrying is the only industry in the District carried on by European agency. 654 316 648

Revenue and Expenditure.—The revenue realized from the Khási and Jaintia Hills has increased considerably in recent years. 648 As the Khási States are treated as semi-independent, the receipts 651 from that portion of the District are altogether insignificant, with the exception of the dues levied from the lime quarries. The larger part of the revenue in Jaintia is derived from the house tax. For 1835, when British authority was first established in the Khási Hills,